

Information to identify the case:

Debtor 1	<u>Paul J. Davis</u>	Social Security number or ITIN	xxx-xx-2791
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-33273-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul J. Davis

3/4/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Paul J. Davis
 Debtor

Case No. 13-33273-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Mar 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2019.

db +Paul J. Davis, 563 Sunnybrook Road, Jackson, NJ 08527-4676
 cr +USAA Federal Savings Bank, WEINSTEIN & RILEY, P.S., 260 W. 36th Street, Suite 801,
 New York, NY 10018-8992
 514406936 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514304991 +AT&T Universal, PO Box 8212, Aurora, IL 60572-8212
 514304993 +Bill Me Later, P.O. Box 2394, Omaha, NE 68103-2394
 514490642 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907
 517703917 +Carrington Mortgage Services, LLC, as Servicer for Bank of America, N.A., PO BOX 3730,
 Anaheim, CA 92803-3730
 517703918 +Carrington Mortgage Services, LLC, as Servicer for Bank of America, N.A., PO BOX 3730,
 Anaheim, CA 92806, Carrington Mortgage Services, LLC,
 as Servicer for Bank of America, N.A. 92803-3730
 514304996 +Chase Bank/Bankruptcy, Attn. Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
 Monroe, LA 71203-4774
 514305000 +NCC Business Services, 9428 Baymeadows Rd, Ste 200, Jacksonville, FL 32256-7912
 514406933 +USAA FEDERAL SAVINGS BANK, C O WEINSTEIN, PINSON, AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514396061 +USAA Federal Savings Bank, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
 514305003 +Union Plus/Train Dispatchers, P.O. Box 80027, Salinas, CA 93912-0027

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 05 2019 00:01:57 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 05 2019 00:01:52 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514531797 +EDI: BANKAMER.COM Mar 05 2019 04:33:00 BANK OF AMERICA, N.A., 400 National Way,
 Bankruptcy Department Mail Stop CA6-919-, Simi Valley, CA 93065-6414
 514304992 +EDI: BANKAMER.COM Mar 05 2019 04:33:00 Bank of America Home Loans,
 Correspondence Unit CA6-919-02-41, P.O. Box 5170, Simi Valley, CA 93062-5170
 514304994 +E-mail/Text: cms-bk@cms-collect.com Mar 05 2019 00:01:30 Capital Management Services,
 726 Exchange Street, Ste 700, Buffalo, NY 14210-1464
 514304995 +EDI: CAPITALONE.COM Mar 05 2019 04:33:00 Capital One, Bankruptcy Dept, P.O. Box 30273,
 Salt Lake City, UT 84130-0273
 514304997 +EDI: CITICORP.COM Mar 05 2019 04:33:00 Citibank, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 514304998 +EDI: RCSFNBMARIN.COM Mar 05 2019 04:33:00 Credit One, P.O. Box 98873,
 Las Vegas, NV 89193-8873
 514304999 EDI: DISCOVER.COM Mar 05 2019 04:33:00 Discover, PO Box 30943, Salt Lake City, UT 84130
 514317189 EDI: DISCOVER.COM Mar 05 2019 04:33:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 514514160 EDI: RESURGENT.COM Mar 05 2019 04:33:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 514872134 EDI: PRA.COM Mar 05 2019 04:33:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 514872135 EDI: PRA.COM Mar 05 2019 04:33:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 514523403 EDI: PRA.COM Mar 05 2019 04:33:00 Portfolio Recovery Associates, LLC,
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
 514530683 EDI: PRA.COM Mar 05 2019 04:33:00 Portfolio Recovery Associates, LLC,
 c/o SAMS CLUB DISCOVER, POB 41067, Norfolk VA 23541
 514526909 EDI: PRA.COM Mar 05 2019 04:33:00 Portfolio Recovery Associates, LLC,
 c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
 514305001 +EDI: RMSC.COM Mar 05 2019 04:33:00 Sam's Club/GEMB, Bankruptcy Dept, P.O. Box 103104,
 Roswell, GA 30076-9104
 514305002 EDI: TFSR.COM Mar 05 2019 04:33:00 Toyota Financial Services, Bankruptcy Dept,
 P.O. Box 8026, Cedar Rapids, IA 52408
 514328001 EDI: TFSR.COM Mar 05 2019 04:33:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
 Cedar Rapids, Iowa 52408-8026
 514305004 +EDI: USAA.COM Mar 05 2019 04:33:00 USAA Savings Bank, PO Box 33009,
 San Antonio, TX 78265-3009
 514305005 +EDI: RMSC.COM Mar 05 2019 04:33:00 Walmart, PO Box 981064, El Paso, TX 79998-1064
 TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514396062* +USAA Federal Savings Bank, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 34

Date Rcvd: Mar 04, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Daniel Brett Sullivan on behalf of Creditor USAA Federal Savings Bank, N.A.
BNCmail@w-legal.com
Daniel Brett Sullivan on behalf of Creditor USAA Federal Savings Bank BNCmail@w-legal.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor Carrington Mortgage Services, LLC as servicer for
Bank of America, N.A. rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com
Steven J. Abelson on behalf of Debtor Paul J. Davis sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com

TOTAL: 10